

**SECURITY FOR PUBLIC DEPOSITS  
SUMMARY OF DEPOSITORY STATUS  
FOR THE MONTH ENDED DECEMBER 31, 2004**

**UNDERCOLLATERALIZED  
DEPOSITORIES:**

Mercantile Peninsula  
Princess Anne, Maryland

**STATUS:**

Second time undercollateralized in a  
twelve-month period. Situation resolved.

Union Bank and Trust  
Bowling Green, Virginia

First time undercollateralized in a twelve-  
month period. Situation resolved.

First Bank  
Strasburg, Virginia

First time undercollateralized in a twelve-  
month period. Additional collateral  
pledged.

**NEW QUALIFIED DEPOSITORIES:**

Cardinal Bank  
McLean, Virginia

Bank of Virginia  
Midlothian, Virginia

First National Bank  
Ronceverte, West Virginia

**MERGED QUALIFIED DEPOSITORIES:**

None

In evaluating this list, please note that being undercollateralized in no way reflects the financial condition of any depository. If you have any questions concerning this list, please call Thelma Ingle at (804) 371-6009.